

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Dennis Robert Moyer  
Tammy Lee Moyer  
Debtors

Case No. 16-02445-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: TWilson  
Form ID: 318

Page 1 of 1  
Total Noticed: 16

Date Rcvd: Jun 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2017.

db/jdb #+Dennis Robert Moyer, Tammy Lee Moyer, 509 White St., Weissport, PA 18235-2708  
4800581 Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890  
4824137 CREDITONE, LLC, P.O. BOX 625, METAIRIE, LA 70004-0625  
4823703 +HomeBridge Financial Services, Inc., Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430  
4800587 Midwst Rcvry, 2747 W Clay St, Saint Charles, MO 63301-2557  
4800588 National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
4800589 Onemain Fi, PO Box 499, Hanover, MD 21076-0499  
4800590 Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425  
4843432 +Porania, LLC, P.O. Box 12213, Scottsdale, AZ 85267-2213  
4847907 Wells Fargo Bank, N.A., P.O. Box 45038 MAC Z3057012, Jacksonville, FL 322325038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4800582 E-mail/Text: banko@berkscredit.com Jun 02 2017 19:04:53 Berks Cc, 900 Corporate Dr, Reading, PA 19605-3340  
4800583 E-mail/Text: banko@berkscredit.com Jun 02 2017 19:04:53 Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340  
4800584 E-mail/Text: kzoepfel@credit-control.com Jun 02 2017 19:04:59 Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430  
4800585 EDI: CCS.COM Jun 02 2017 19:03:00 Credit Coll, PO Box 607, Norwood, MA 02062-0607  
4800586 +E-mail/Text: bankruptcygpl@greatplainslending.com Jun 02 2017 19:05:04 Grplndg, 112 Paradise Dr, Red Rock, OK 74651-2202  
4800588 E-mail/Text: Bankruptcies@nragroup.com Jun 02 2017 19:05:14 National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
4833231 +EDI: AGFINANCE.COM Jun 02 2017 19:03:00 ONEMAIN FINANCIAL, 605 MUNN ROAD, FT. MILL, SC 29715-8421

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 04, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2017 at the address(es) listed below:

Eric James Filer on behalf of Debtor Dennis Robert Moyer efiler@uslawcenter.com,  
ecf@uslawcenter.com  
Eric James Filer on behalf of Joint Debtor Tammy Lee Moyer efiler@uslawcenter.com,  
ecf@uslawcenter.com  
Joshua I Goldman on behalf of Creditor HomeBridge Financial Services, Inc.  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,  
rmcdonald@sheilslaw.com; PA41@ecfbis.com; psheldon@sheilslaw.com  
Thomas I Puleo on behalf of Creditor HomeBridge Financial Services, Inc.  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**Debtor 1 **Dennis Robert Moyer**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9407**

EIN --\_-----

Debtor 2 **Tammy Lee Moyer**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4278**

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:16-bk-02445-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Dennis Robert Moyer  
aka Dennis Moyer, aka Dennis R. MoyerTammy Lee Moyer  
aka Tammy Moyer, aka Tammy L. Moyer**By the  
court:**June 2, 2017Honorable John J. Thomas  
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**